

We will lead the
transformation of the
consumer lending industry in
Australia



Investor Presentation

September, 2015

Presented by
Scott Baldwin Acting Managing Director

money3

Disclaimer

The following disclaimer applies to this presentation and any information provided in this presentation (Information). You are advised to read this disclaimer carefully before reading or making any other use of this presentation or any Information.

This presentation has been prepared by Money3 Corporation Limited ABN 63 117 296 143 (Money3) on information available at the time of its preparation.

The Information is in summary form and does not purport to be complete. Except as required by law, no representation or warranty, express or implied, is made as to the fairness, accuracy, completeness, reliability or correctness of the Information, opinions or conclusions, or as to the reasonableness of any assumptions.

Certain statements, particularly those regarding possible or assumed future performance, costs, returns, prices, potential business growth, industry growth or other trend projections, and any estimated company earnings or other performance measures, are, or may be, forward looking statements. Such statements relate to future events and expectations and as such involve unknown risks and uncertainties, many of which are outside the control of or unknown to Money3 and its officers, employees, agents or associates. Actual results, performance or achievement may vary materially from any forward looking statements and the assumptions on which those are based, and such variations are normal and to be expected.

The Information also assumes the success of Money3's business strategies. The success of the strategies is subject to uncertainties and contingencies beyond Money3's control, and no assurance can be given that the anticipated benefits from the strategies will be realised in the periods for which forecasts have been prepared or otherwise. Given these uncertainties, Money3 cautions investors and potential investors not to place undue reliance on these forward-looking statements.

The Information may be changed at any time in Money3's absolute discretion and without notice to you. Money3 undertakes no obligation to revise the forward looking statements included in this presentation to reflect any future events or circumstances. Except as required by law or any relevant regulatory authority.

The release, publication or distribution of this Information in jurisdictions outside of Australia may be restricted by law and you should observe any such restrictions. This Information does not constitute investment, legal, accounting regulatory, taxation or other advice and the Information does not take into account your investment objectives or legal, accounting, regulatory, taxation or financial situation or particular needs. You are solely responsible for forming your own opinions and conclusions on such matters and for making your own independent assessment of the Information. You are solely responsible for seeking independent professional advice in relation to the Information and any action taken on the basis of the Information. No responsibility or liability is accepted by Money3 or any of its officers, employees, agents or associates for any of the Information or for any action taken by you on the basis of the information.

- Consumer finance company focused on providing a service to those customers traditional credit providers ignore
- Founded in June 2000 and listed on the ASX (MNY) in October 2006
- 15 consecutive years of profitability
- 3 distribution channels



60+ Branches nationally



100+ National broker coverage



Strong online presence - Cash Train

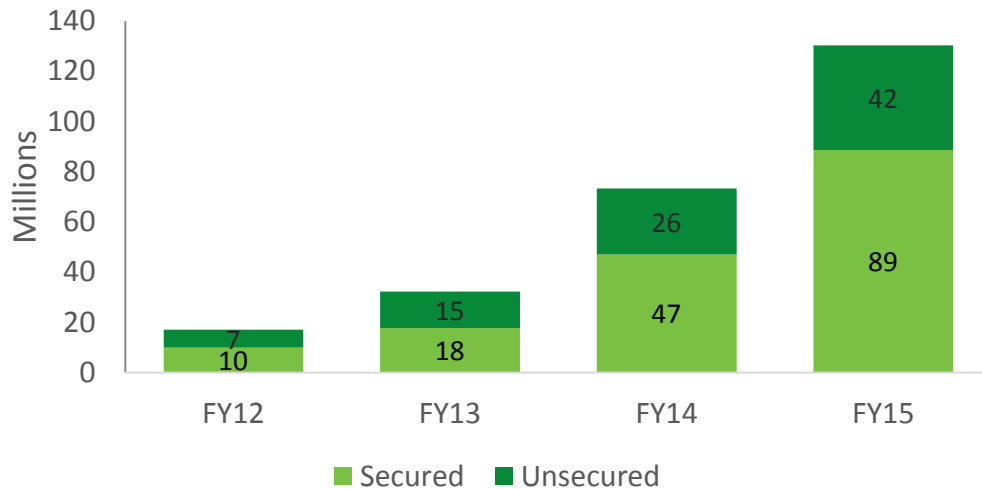
FY15 Group Highlights

- Record performance \$24.3m EBITDA, an increase of 84.0% on FY14
- Net profit after tax of \$13.9m, an increase of 78.2% on FY14
- Income* of \$69.4m, an increase of 59.5% on FY14
- Diluted earnings per share of 9.91 cents, an increase of 30.0% on FY14
- Final Dividend per share up 10.0% on 2014 to 2.75 cents, taking total FY15 dividend to 5.25 cents, fully franked
- Acquisition of the digital business 'Cash Train' in Dec 14 which made a positive contribution to profit in first year
- Finalised \$30m bond placement in Jul 14
- \$29.7 million capital raised Nov 14 / Feb 15

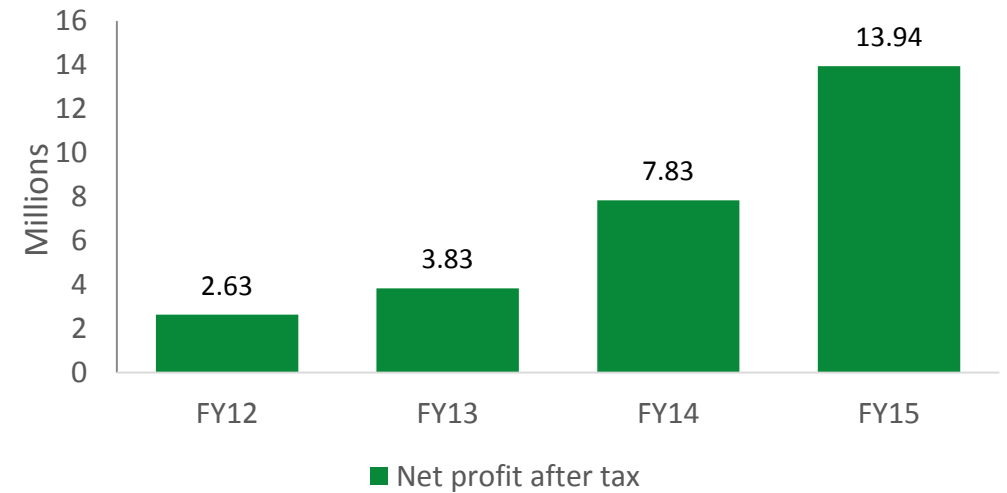
* Income is equivalent to earned income

Financial Performance

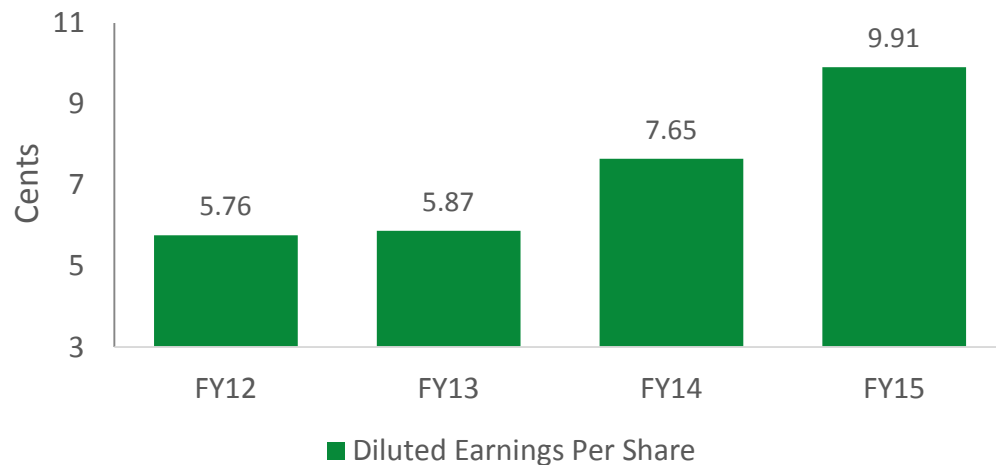
FY15 Loan Receivables up 51.3% on FY14



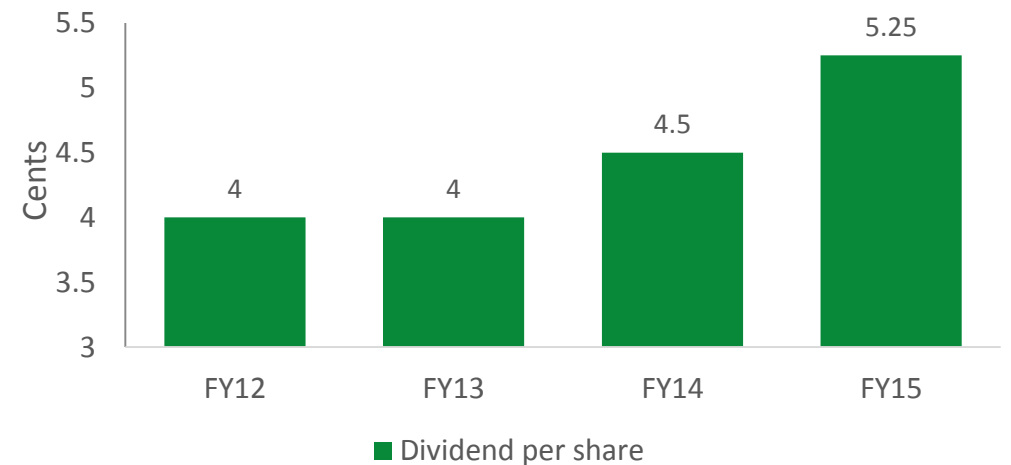
FY15 Profit (NPAT) of \$13.9m up 78.2% on FY14



FY15 Diluted EPS of 9.91 cents up 29.5% on FY14

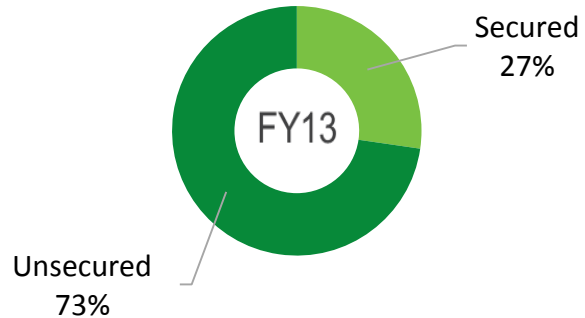


FY15 DPS of \$5.25 cents up 31.3% on FY14

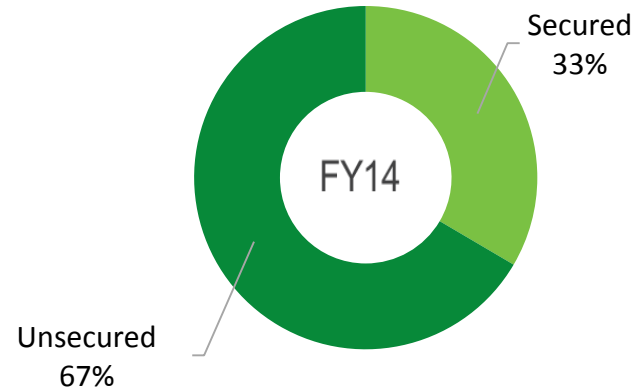


Secured now dominant contributor to profit

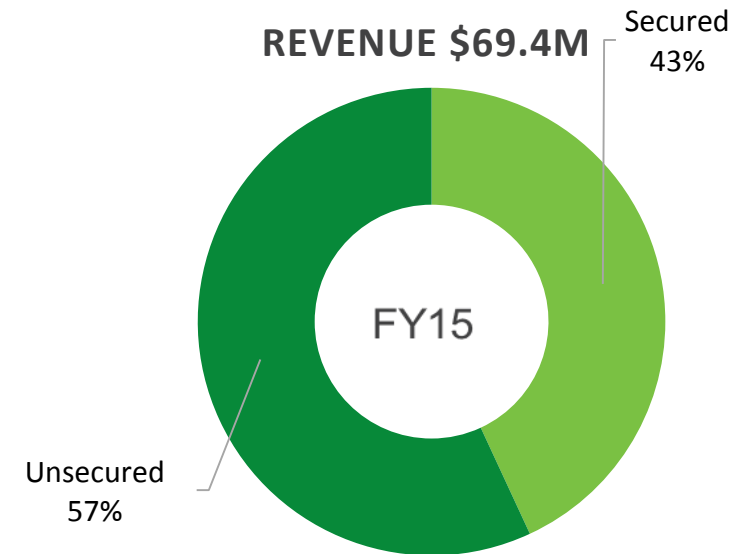
REVENUE \$22.8M



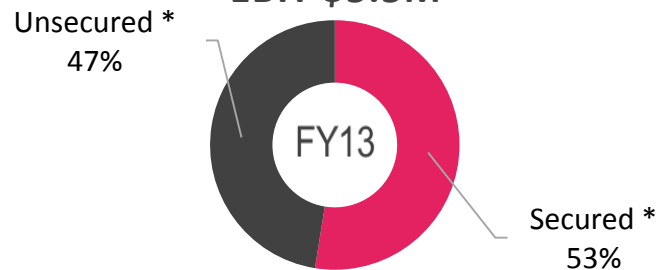
REVENUE \$43.5M



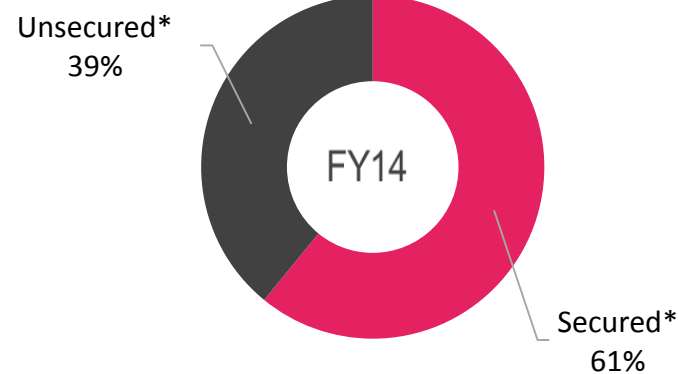
REVENUE \$69.4M



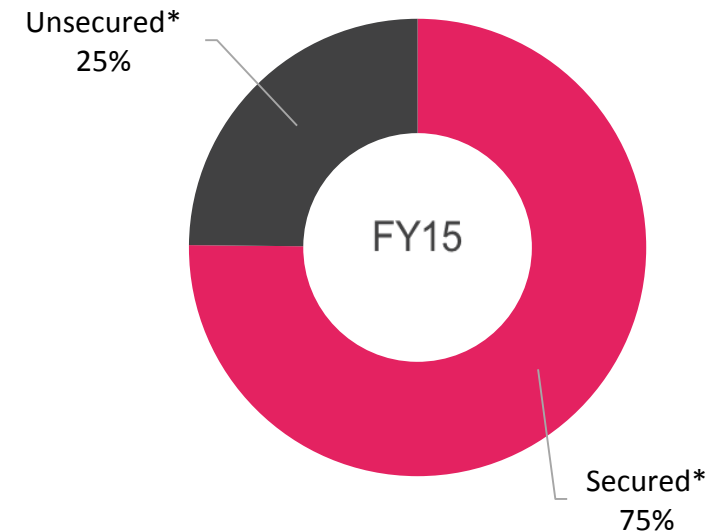
EBIT \$5.5M



EBIT \$11.8M



EBIT \$23.4M



* Based on management's allocation of corporate overheads

Financial Performance

	FY 15	%	FY 14	FY 13
Income*	\$69.4M	↑ 59.6%	\$43.5M	\$22.8M
EBIT	\$23.4M	↑ 98.3%	\$11.8M	\$5.5M
NPAT	\$13.9M	↑ 78.0%	\$7.8M	\$3.6M
EBIT / Income*	33.7%		28.0%	24.3%
Bad Debts as % of Income	14.6%		14.0%	10.7%
Trade Receivables (Net Deferred Income)	\$130.2M	↑ 77.9%	\$73.2M	\$32.2M
Borrowings	\$35.2M		\$29.3M	\$3.0M
Net Assets	\$122.7M		\$81.1M	\$51.2M

* Income is equivalent to earned income

FY15 Lending Summary

Loan Type	Loan Numbers	% of Loan No.	Cash Out \$	% of \$ Cash Out.
SACC* < \$500	101,791	51.33%	\$21,645,065	11.80%
SACC* \$501 - \$1000	57,573	29.03%	\$36,074,414	19.66%
SACC* \$1001 - \$2000	19,127	9.65%	\$24,512,098	13.36%
AOC* / MACC*	10,750	5.42%	\$29,939,875	16.32%
Secured loans	9,066	4.57%	\$71,332,564	38.87%
GRAND TOTAL	198,307	100%	\$183,504,016	100%

Unsecured loans:

*Small Amount Credit Contract – SACC

*Medium Amount Credit Contract – MACC

*All Other Credit - AOC

- Forecast FY16 net profit after tax, \$18 million, an increase of 30% on FY15
- Continued strong focus on growth in the secured lending business
- Finalise new debt funding arrangements
- Finalise new transactional banking arrangements
- New IT infrastructure – all businesses on a single lending platform

Regulatory and Compliance

- Completion of Government review into Small Amount Credit Contract laws by end of 2015

General Meeting

- At 9:00am on the 21st September 2015 a General Meeting of the members of Money3 has been called to consider the resolutions proposed by the ex-managing director Mr. Bryant.